

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: SCOTT D. COOTS § Case No. 1:14-bk-02219
AMBER B . COOTS §
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/09/2014.
- 2) The plan was confirmed on 11/26/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/17/2015, 06/10/2019.
- 5) The case was completed on 07/05/2019.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,280.00.
- 10) Amount of unsecured claims discharged without full payment: \$127,292.55.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 25,920.00
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 25,920.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,643.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,485.73
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 5,128.73
Attorney fees paid and disclosed by debtor(s):	\$ 500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	3,643.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	6,740.16	6,740.16	789.51	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	837.00	837.00	98.04	0.00
QUANTUM3 GROUP, LLC	Uns	4,701.00	4,597.96	4,597.96	538.57	0.00
QUANTUM3 GROUP, LLC	Uns	1,105.00	1,150.00	1,150.00	134.70	0.00
QUANTUM3 GROUP, LLC	Uns	1,018.00	987.10	987.10	115.62	0.00
NEW JERSEY HESAA	Uns	0.00	1,049.73	1,049.73	122.95	0.00
PORTFOLIO RECOVERY	Uns	15,434.00	15,433.74	15,433.74	1,807.80	0.00
PORTFOLIO RECOVERY	Uns	13,427.00	13,426.73	13,426.73	1,572.71	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	561.03	561.03	65.71	0.00
CAPITAL ONE	Sec	24,311.80	22,700.43	0.00	0.00	0.00
PREMIER BANKCARD	Uns	463.00	462.56	462.56	54.18	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,819.26	1,819.26	213.10	0.00
PORTFOLIO RECOVERY	Uns	1,469.00	1,469.42	1,469.42	172.12	0.00
CERASTES, LLC	Uns	0.00	410.00	410.00	48.02	0.00
CAPITAL ONE BANK	Uns	2,122.00	1,869.80	1,869.80	219.02	0.00
PORTFOLIO RECOVERY	Uns	721.00	721.01	721.01	84.45	0.00
RESURGENT CAPITAL SERVICES	Uns	2,983.00	2,467.62	2,467.62	289.04	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
RESURGENT CAPITAL SERVICES	Uns	1,138.00	1,138.00	1,138.00	154.97	0.00
NAVIENT	Uns	5,500.00	1,476.44	1,476.44	172.94	0.00
NAVIENT	Uns	74,947.00	73,892.62	73,892.62	8,655.27	0.00
SHELLPOINT MORTGAGE	Sec	0.00	147,516.81	0.00	0.00	0.00
RESIDENTIAL CREDIT SOLUTIONS	Sec	147,516.81	165,704.98	21,867.41	5,482.55	0.00
CHASE RECEIVABLES	Uns	150.22	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE CO	Uns	369.00	NA	NA	0.00	0.00
EOS CCA	Uns	813.00	NA	NA	0.00	0.00
IC SYSTEMS INC	Uns	531.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	7,035.00	NA	NA	0.00	0.00
THD/CBNA	Uns	2,623.00	NA	NA	0.00	0.00
MILTON S HERSHEY MEDICAL	Uns	2,800.15	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 21,867.41	\$ 5,482.55	\$ 0.00
TOTAL SECURED:	\$ 21,867.41	\$ 5,482.55	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 130,510.18	\$ 15,308.72	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,128.73
Disbursements to Creditors	\$ 20,791.27
TOTAL DISBURSEMENTS:	\$ 25,920.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/12/2019

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.